

Information to identify the case:

Debtor 1	<u>Michael M Tallarida</u>	Social Security number or ITIN	xxx-xx-2388
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole J Tallarida</u>	Social Security number or ITIN	xxx-xx-0553
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10082-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael M Tallarida

Nicole J Tallarida
aka Nicole J Pilla

5/3/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael M Tallarida
Nicole J Tallarida
Debtors

Case No. 19-10082-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael M Tallarida, Nicole J Tallarida, 101 Brookline Avenue, Nutley, NJ 07110-2965
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517952568	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 03 2024 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 03 2024 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	May 03 2024 20:26:54	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	May 03 2024 20:26:58	Rushmore Loan Management Services, LLC as servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	^ MEBN	May 03 2024 20:28:34	SN Servicing Corporation as Servicer for U.S Bank, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530-1631
517950424	+ EDI: BANKAMER	May 04 2024 00:18:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517950425	+ Email/Text: electronicbkydocs@nelnet.net	May 03 2024 20:34:00	Dept of Education/NELNET, 121 S 13th Street, Lincoln, NE 68508-1904
517950426	+ Email/Text: bankruptcy@onlineis.com	May 03 2024 20:34:00	Online Collections, PO Box 1489, Winterville, NC 28590-1489
517950427	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 20:33:00	Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., STE 100, Irvine, CA 92618-2132
519956023	Email/Text: bknotices@sncs.com	May 03 2024 20:34:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
519956024	Email/Text: bknotices@sncs.com	May 03 2024 20:34:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
517950428	+ EDI: SYNC	May 04 2024 00:19:00	SYNCB/Old NavyDC, PO Box 965005, Orlando, FL 32896-5005
517950429	Email/Text: TFS_Agency_Bankruptcy@toyota.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: May 03, 2024

Form ID: 3180W

Total Noticed: 24

		May 03 2024 20:34:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
518049199	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		May 03 2024 20:33:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519083033	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 03 2024 20:33:00	U.S. Bank Trust NA Trustee Igloo Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619, U.S. Bank Trust NA Trustee Igloo Series, c/o Rushmore Loan Management Services 92619-2708
519083032	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 03 2024 20:33:00	U.S. Bank Trust NA Trustee Igloo Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517976609	+ Email/Text: electronicbkydocs@nelnet.net		
		May 03 2024 20:34:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518047165	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 03 2024 20:33:00	US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
518060787	+ EDI: AIS.COM		
		May 04 2024 00:19:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517950430	+ EDI: WFFC2		
		May 04 2024 00:19:00	Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117
518101249	+ EDI: WFFC2		
		May 04 2024 00:19:00	Wells Fargo Bank, N.A., MAC# N9286-01Y, P.O. 1629, Minneapolis, MN 55440-1629

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor SN Servicing Corporation as Servicer for U.S Bank Trust National Association as Trustee of Tiki Series IV Trust bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Igloo Series IV Trust bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: May 03, 2024

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Charles G. Wohlrab

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee of Igloo Series IV Trust bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

Darin D Pinto

on behalf of Debtor Michael M Tallarida dpintolaw@comcast.net

Darin D Pinto

on behalf of Joint Debtor Nicole J Tallarida dpintolaw@comcast.net

David Coats

on behalf of Creditor U.S. Bank Trust National Association asTrustee of Igloo Series IV Trust dcoats@ghidottiberger.com

Emmanuel J. Argentieri

on behalf of Creditor US Bank NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor U.S. Bank Trust National Association asTrustee of Igloo Series IV Trust bk@rgalegal.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Jason Brett Schwartz

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee of Igloo Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee of Igloo Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank Trust National Association asTrustee of Igloo Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16